

Rewarding

Environmental  
Performance...



created from an agreement between the Massachusetts Toxics Use Reduction program and leading environmental insurance companies. This voluntary program is aimed at rewarding Massachusetts companies by linking sound environmental performance and management with tangible insurance policy benefits.

# MASSACHUSETTS ENVIRONMENTAL INSURANCE INCENTIVES PROGRAM

## INSURANCE PREMIUM

### SAVINGS UP TO 15%

on standard market rates

## FOUR LEVELS OF MULTI COMPONENT INCENTIVES

for qualifying TUR applicants,  
see table on reverse

## QUICK TURN AROUND

for application submission and policy  
delivery for pollution policies with  
no manuscript endorsements

## ANNUAL SITE VISITS

by Zurich Risk Management offering  
risk reduction recommendations

## Zurich North America

*These incentives and others are immediately available, simply by being a TURA filer who purchases a Zurich environmental policy ♦ To learn more about the insurance policy incentives offered, contact a **Zurich** representative and request a TURA filer environmental insurance application package ♦ For general information on the **Massachusetts Environmental Insurance Incentives Program** visit the web page at <http://www.mass.gov/ota/eiip.htm> or contact the Massachusetts Office of Technical Assistance at 617.626.1060 ♦ Insurance incentives available are subject to change at the discretion of the insurer.*



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The following table outlines the FOUR levels of incentives that become available on a going forward basis to TURA filers based on their toxics use reduction and how long the Insured maintains an environmental policy with Zurich. The level of toxic use reduction will be determined by the underwriter based on review of proof of the reduction(s) and review of the TURA supplemental application. Each level has a renewal premium reduction credit and other incentives.

Insured's Toxics Use Reduction Achievement Since Inception of Filing	Incentive Level	Renewal Premium Reduction	Other Incentives
Up to 25%	1	Up to 15%	<ul style="list-style-type: none"> <li>♦ At least 25-50% lower deductibles than customary and deductible aggregates equal to three times the deductible amount with low maintenance deductibles.</li> <li>♦ Contingent coverage for transportation of the Insured's materials by a common carrier included in policy pricing.</li> <li>♦ 5 Non-owned disposal locations included in the policy pricing, subject to underwriting approval of the sites.</li> <li>♦ Quick turnaround on requests for loss history/loss runs.</li> <li>♦ Free subscription to Zurich Environmental and Design Professional direct mail newsletter.</li> </ul>
At least 25% and less than 50%	2	Up to 25%	<ul style="list-style-type: none"> <li>♦ ERP of 5 years provided for the cost of a 3 year ERP.</li> <li>♦ Automatic acquisition coverage for newly acquired locations subject to underwriting review within 90 days of purchase.</li> </ul>
At least 50% and less than 75%	3	Up to 35%	<ul style="list-style-type: none"> <li>♦ 0% Minimum earned premium at inception, cancellation calculated according to standard industry practices.</li> <li>♦ Increase deductible reduction credit for mediation to 60% subject to a \$30,000 maximum.</li> <li>♦ Increase 'allowable expenses' to \$10,000.</li> </ul>
Over 75%	4	Up to 55%	<ul style="list-style-type: none"> <li>♦ Periodic review by Risk Engineering or a consultant of Insured's SPCC, Emergency-Response, etc. Manuals/Procedures and suggestion for improvements.</li> <li>♦ Zurich sponsored one or two day seminars where Zurich underwriters, risk engineers, attorneys and Risk Management personnel can meet with filer's Risk Managers and MA OTA Representatives, by industry segment, to exchange ideas and discuss existing issues relative to TURA.</li> </ul>

*The Office of Technical Assistance (OTA), a **non-regulatory** branch of the Massachusetts Executive Office of Environmental Affairs, assists Massachusetts facilities with reducing their use of toxic chemicals and/or the generation of toxic manufacturing by-products. OTA's services include technology development and product research, leveraging federal and state funding to promote new equipment purchases and environmental management systems support - all at **no charge**. Through a one-on-one, hands-on approach, OTA is able to provide clear, specific guidance that businesses can readily put into action. For further information, visit the OTA web site at [www.state.ma.us/ota](http://www.state.ma.us/ota)*